



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

**BHC Name** [PACWEST BANCORP](#)

**City/State** [BEVERLY HILLS, CA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [32,856,533](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**PACWEST BANCORP**  
**9701 WILSHIRE BOULEVARD, SUITE 700**  
**BEVERLY HILLS, CA 90212**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	31,218,980			26,937,049			27,554,838			26,018,088			24,335,996																	
Net income (\$000) .....	150,406			-1,433,111			-1,237,574			468,636			465,339																	
Number of BHCs in peer group .....	133			123			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	3.39	2.67	90	3.75	2.94	87	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92															
+ Non-interest income .....	0.57	1.13	26	0.43	1.12	14	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18															
- Overhead expense .....	1.99	2.28	32	23.79	2.68	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20															
- Provision for credit losses .....	-0.68	-0.12	5	1.46	0.88	81	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62															
+ Securities gains (losses) .....	0	0.01	61	0	0.03	54	0.05	0.02	75	0.10	0.01	97	0.03	0	95															
+ Other tax equivalent adjustments .....	0	0	48	0	0	12	0	0	48	0	0	42	0	0	79															
= Pretax net operating income (tax equivalent) .....	2.66	1.78	90	-21.06	0.64	2	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96															
Net operating income .....	1.93	1.36	88	-21.28	0.48	2	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94															
Net income .....	1.93	1.35	88	-21.28	0.48	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94															
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.83	3.18	88	4.92	4.09	90	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94															
Interest expense .....	0.17	0.29	27	0.70	0.85	35	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26															
Net interest income (tax equivalent) .....	3.67	2.88	91	4.23	3.24	89	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.06	0.16	35	0.39	0.27	75	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69															
Earnings coverage of net loan and lease losses (X) .....	55.18	25.70	78	-69.24	17.23	5	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.54	1.49	61	1.12	1.32	34	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34															
Allowance for loan and lease losses / Total loans and leases .....	1.54	1.47	63	1.12	1.30	36	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.56	0.70	42	0.49	0.63	38	0.55	0.71	42	0.49	0.57	44	0.47	0.61	36															
30-89 days past due loans and leases / Total loans and leases .....	0.09	0.33	14	0.04	0.52	2	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-16.65	-0.51	8	18.31	14.37	66	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42															
Net short-term noncore funding dependence .....	-17.62	-6.88	15	16.08	4.94	83	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74															
Net loans and leases / Total assets .....	56.95	60.99	32	74.68	64.23	81	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	7.95	9.15	14	8.63	9.43	28	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67															
Holding company equity capital / Total assets .....	11.12	10.72	57	12.97	11.64	66	12.19	11.16	66	18.51	12.43	96	18.75	12.22	96															
Total equity capital (including minority interest) / Total assets .....	11.12	10.85	55	12.97	11.80	65	12.19	11.29	65	18.51	12.57	96	18.75	12.27	96															
Common equity tier 1 capital / Total risk-weighted assets .....	10.39	12.57	18	9.22	11.64	8	10.53	12.38	24	9.78	12.17	16	10.01	12.12	16															
Net loans and leases / Equity capital (X) .....	5.12	5.73	41	5.76	5.59	56	5.21	5.58	43	3.78	5.21	19	3.69	5.29	17															
Cash dividends / Net income .....	19.67	23.13	39		81.34			42.30		61.68	33.12	91	61.93	27.31	95															
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	25.68	16.49	75	-0.69	11.31	4	10.19	16.68	32	4.04	9.26	38	2.95	7	36															
Equity capital .....	7.78	9.13	58	-29.23	5.70	2	-27.44	6.99	3	2.68	10.49	21	-3.05	7.89	11															
Net loans and leases .....	-4.16	7.22	18	7.30	9.91	51	0.14	9.07	19	4.95	9.10	42	2.95	7.89	27															
Noncore funding .....	-61.24	-25.09	5	28.68	16.35	76	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	98.26	102.85	23	98.44	103.91	16	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16															
Cash from ops + noncash items + op expense / Op expense + dividends .....	110.56	98.58	56	205.88	176.81	65	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	239,464	260,026	985,047	1,086,765	1,034,908	-7.91	5.35
Income from lease financing receivables.....	2,080	2,252	8,091	11,080	13,061	-7.64	-77.08
Fully taxable income on loans and leases.....	236,645	258,753	977,797	1,087,268	1,042,630	-8.54	0.11
Tax-exempt income on loans and leases.....	4,899	3,525	15,341	10,577	5,339	38.98	
Estimated tax benefit on income on loans and leases.....	1,416	1,078	4,573	3,159	1,606	31.32	
Income on loans and leases (tax equivalent).....	242,960	263,356	997,711	1,101,004	1,049,575	-7.74	2.79
Investment interest income (tax equivalent).....	32,303	28,526	112,236	121,996	122,326	13.24	7.81
Interest on balances due from depository institutions.....	1,152	1,608	3,336	6,479	2,054	-28.36	274.03
Interest income on other earning assets.....	592	431	1,820	1,647	1,767	37.35	63.09
Total interest income (tax equivalent).....	277,007	293,921	1,115,103	1,231,126	1,175,722	-5.75	3.74
Interest on time deposits of \$250K or more .....	674	2,231	7,285	8,600	4,638	-69.79	
Interest on time deposits < \$250K.....	1,280	8,705	20,146	40,648	15,250	-85.30	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	5,546	17,312	32,232	99,212	60,252	-67.96	71.01
Interest on other borrowings and trading liabilities.....	4,568	13,337	29,270	56,804	40,616	-65.75	-17.87
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	12,068	41,585	88,933	205,264	120,756	-70.98	-17.54
Net interest income (tax equivalent).....	264,939	252,336	1,026,170	1,025,862	1,054,966	4.99	4.98
Non-interest income.....	44,324	28,836	120,127	121,318	138,925	53.71	65.26
Adjusted operating income (tax equivalent) .....	309,263	281,172	1,146,297	1,147,180	1,193,891	9.99	10.77
Overhead expense.....	155,052	1,601,856	2,030,308	504,766	519,933	-90.32	38.55
Provision for credit losses.....	-53,000	98,000	293,000	23,000	36,774		
Securities gains (losses) .....	101	182	13,171	25,445	8,176	-44.51	-98.75
Other tax equivalent adjustments .....	0	-1	0	0	1		
Pretax net operating income (tax equivalent).....	207,632	-1,418,535	-1,150,789	644,173	647,369		33.03
Applicable income taxes .....	53,556	11,988	75,173	164,304	167,977	346.75	-7.42
Tax equivalent adjustments .....	3,670	2,588	11,612	11,233	14,053	41.81	-52.82
Applicable income taxes (tax equivalent).....	57,226	14,576	86,785	175,537	182,030	292.60	-12.80
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	150,406	-1,433,111	-1,237,574	468,636	465,339		66.28
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	150,406	-1,433,111	-1,237,574	468,636	465,339		66.28
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	150,406	-1,433,111	-1,237,574	468,636	465,339		66.28
Investment securities income (tax equivalent).....	32,303	28,526	112,236	121,996	122,326	13.24	7.81
US Treasury and agency securities (excluding mortgage-backed securities) .....	749	316	1,266	3,990	8,382	137.03	5.64
Mortgage-backed securities .....	14,662	18,134	64,437	71,981	56,168	-19.15	80.32
All other securities .....	16,892	10,076	46,533	46,025	57,776	67.65	-20.03
Cash dividends declared.....	29,588	71,206	159,748	289,048	288,193	-58.45	-51.42
Common .....	29,588	71,206	159,748	289,048	288,193	-58.45	-51.42
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.55	2.96	87	4.36	3.72	87	4.05	3.27	89	4.73	4	87	4.83	3.87	91
Less: Interest expense .....	0.15	0.27	26	0.62	0.78	35	0.32	0.48	30	0.79	0.98	36	0.50	0.79	24
Equals: Net interest income (tax equivalent) .....	3.39	2.67	90	3.75	2.94	87	3.72	2.77	91	3.94	3.01	89	4.34	3.08	92
Plus: Non-interest income .....	0.57	1.13	26	0.43	1.12	14	0.44	1.21	17	0.47	1.32	11	0.57	1.31	18
Equals: adjusted operating income (tax equivalent) .....	3.96	3.87	63	4.18	4.12	53	4.16	4.04	62	4.41	4.41	53	4.91	4.46	76
Less: Overhead expense .....	1.99	2.28	32	23.79	2.68	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
Less: Provision for credit losses .....	-0.68	-0.12	5	1.46	0.88	81	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	61	0	0.03	54	0.05	0.02	75	0.10	0.01	97	0.03	0	95
Plus: other tax equivalent adjustments .....	0	0	48	0	0	12	0	0	48	0	0	42	0	0	79
Equals: Pretax net operating income (tax equivalent) .....	2.66	1.78	90	-21.06	0.64	2	-4.18	1.04	2	2.48	1.56	93	2.66	1.57	96
Less: Applicable income taxes (tax equivalent) .....	0.73	0.40	92	0.22	0.16	62	0.31	0.23	75	0.67	0.36	93	0.75	0.33	97
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.93	1.36	88	-21.28	0.48	2	-4.49	0.81	2	1.80	1.19	95	1.91	1.24	94
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.93	1.35	88	-21.28	0.48	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Memo: Net income (last four quarters) .....	1.21	1.07	67	-4.09	0.98	2	-4.49	0.82	2	1.80	1.19	95	1.91	1.24	94
Net income-BHC and noncontrolling (minority) interest .....	1.93	1.37	88	-21.28	0.49	2	-4.49	0.83	2	1.80	1.20	94	1.91	1.25	94
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.60	93.08	45	88.63	91.24	23	91.53	92.32	38	86.13	91.05	7	85.56	91.48	3
Average interest-bearing funds / Average assets .....	54.31	62.97	15	54.15	66.92	10	54.69	64.06	13	53.02	65.57	9	48.01	65.56	4
Interest income (tax equivalent) / Average earning assets .....	3.83	3.18	88	4.92	4.09	90	4.42	3.55	92	5.49	4.41	91	5.65	4.24	94
Interest expense / Average earning assets .....	0.17	0.29	27	0.70	0.85	35	0.35	0.52	29	0.92	1.08	38	0.58	0.86	26
Net interest income (tax equivalent) / Average earning assets .....	3.67	2.88	91	4.23	3.24	89	4.07	3.01	92	4.58	3.33	94	5.07	3.38	94
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	5.13	4.05	90	5.36	4.74	87	5.15	4.27	89	6.01	5.09	88	6.22	4.95	90
Interest-bearing bank balances .....	0.11	0.10	70	1.42	1.16	74	0.20	0.27	34	1.69	2.04	30	0.95	1.64	10
Federal funds sold and reverse repos .....	0.84	0.26	85		1.34		0.92	0.68	71	0	2.44	4	1.85	2.17	33
Trading assets .....		0.39			0.75			0.60			0.99			1.11	
Total earning assets .....	3.78	3.15	88	4.88	4.05	91	4.38	3.51	92	5.44	4.36	91	5.58	4.20	94
Investment securities (tax equivalent) .....	2.50	1.84	90	3.13	2.60	87	2.84	2.25	87	3.26	2.76	85	3.20	2.68	82
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.58	1.30	16	6.26	2.31	95	6.43	1.75	95	4.25	2.32	93	2.28	2.05	68
Mortgage-backed securities .....	2.06	1.60	81	2.85	2.49	87	2.47	2.05	88	2.82	2.61	77	2.64	2.50	70
All other securities .....	2.78	2.93	48	3.78	3.62	71	3.05	3.24	47	4.17	4.06	70	4.10	4.20	68
Interest-bearing deposits .....	0.18	0.26	36	0.95	0.90	60	0.44	0.53	44	1.27	1.10	67	0.80	0.81	52
Time deposits of \$250K or more .....	0.50	0.82	18	1.64	1.83	27	1.24	1.42	30	1.86	1.96	37	1.27	1.44	31
Time deposits < \$250K .....	0.53	0.78	25	1.68	1.69	47	1.31	1.36	45	1.94	1.82	52	0.99	1.29	26
Other domestic deposits .....	0.15	0.17	50	0.74	0.71	57	0.28	0.36	42	1.09	0.93	68	0.73	0.67	64
Foreign deposits .....		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.06	0.18	24	1.31	1.14	66	0.55	0.62	59	2.26	1.86	68	2.26	1.51	80
Other borrowed funds and trading liabilities .....	12.39	1.38	98	1.34	1.90	21	1.16	1.50	34	2.30	2.38	44	2.05	2.28	39
All interest-bearing funds .....	0.28	0.42	32	1.14	1.15	55	0.59	0.74	36	1.49	1.49	57	1.03	1.19	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	44,324		28,836		120,127		121,318		138,925						
Fiduciary activities income .....	0		0		0		0		0						
Service charges on deposit accounts - domestic .....	2,934		2,658		10,351		14,637		16,509						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	0		0		0		0		0						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	6,528		1,382		15,453		12,151		10,431						
Net servicing fees .....	-138		-407		-1,401		-1,512		-1,030						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	226		-43		2,150		4,127		5,230						
Other non-interest income.....	34,774		25,246		93,574		91,915		107,785						
Total overhead expenses .....	155,052		1,601,856		2,030,308		504,766		519,933						
Personnel expense.....	79,882		61,282		271,494		285,862		282,568						
Net occupancy expense.....	14,054		14,207		57,555		57,407		53,223						
Goodwill impairment losses .....	0		1,470,000		1,470,000		0		0						
Amortization expenses and impairment loss (other intangible assets).....	3,084		3,948		14,753		18,725		24,606						
Other operating expenses.....	58,032		52,419		216,506		142,772		159,536						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	0		0		0		0		0						
Number of equivalent employees .....	1,996		1,805		1,705		1,816		1,828						
Average personnel expense per employee.....	40.02		33.95		159.23		157.41		154.58						
Average assets per employee.....	15,640.77		14,923.57		16,161.20		14,327.14		13,312.91						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income .....	50.74	59.31	17	575	63.90	97	178.93	62.28	96	44.44	61.29	6	44.07	60.88	6
<b>Percent of Average Assets</b>															
Total overhead expense .....	1.99	2.28	32	23.79	2.68	97	7.37	2.57	96	1.94	2.69	19	2.14	2.71	20
Personnel expense.....	1.02	1.28	23	0.91	1.36	12	0.99	1.30	20	1.10	1.41	23	1.16	1.44	26
Net occupancy expense.....	0.18	0.24	19	0.21	0.27	21	0.21	0.26	24	0.22	0.28	22	0.22	0.28	21
Other operating expenses.....	0.78	0.73	66	22.67	0.98	97	6.17	0.94	97	0.62	0.97	19	0.76	0.97	32
Overhead less non-interest income .....	1.42	1.10	79	23.36	1.47	97	6.93	1.25	97	1.47	1.32	54	1.57	1.38	58
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	50.14	58.69	16	569.71	63.38	97	177.12	61.82	96	44	60.64	6	43.55	60.37	6
Personnel expense.....	25.83	33.28	17	21.80	33.17	7	23.68	32.36	11	24.92	32.39	16	23.67	32.51	13
Net occupancy expense.....	4.54	6.42	21	5.05	6.75	20	5.02	6.58	25	5	6.52	20	4.46	6.48	13
Other operating expenses.....	19.76	18.45	65	542.86	22.88	97	148.41	22.28	96	14.08	21.20	7	15.42	20.90	15
Total non-interest income .....	14.33	28.42	19	10.26	26.40	11	10.48	28.83	9	10.58	29.23	8	11.64	28.50	15
Fiduciary activities income .....	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts .....	0.95	3.21	15	0.95	3.92	13	0.90	3.27	14	1.28	3.88	18	1.38	4.15	21
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue.....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue.....	2.11	0.02	96	0.49	-0.01	98	1.35	0.01	97	1.06	0.02	96	0.87	0.02	94
Net servicing fees .....	-0.04	0.99	3	-0.14	-0.41	25	-0.12	0.01	21	-0.13	0.28	8	-0.09	0.65	0
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.07	3.74	9	-0.02	1.88	12	0.19	3.92	17	0.36	1.86	24	0.44	1.61	31
Other non-interest income.....	11.24	8.65	70	8.98	9.85	54	8.16	9.65	48	8.01	10.04	48	9.03	9.86	57
Overhead less non-interest income .....	35.80	29.66	67	559.45	36.23	97	166.64	31.93	97	33.43	31.06	45	31.91	31.46	46
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.79	21.04	90		17.54			18.63		25.51	20.56	85	25.95	19.04	94
Applicable income tax + TE / Pretax net operating income + TE .....	27.56	22.74	90		22.86			21.18		27.25	23.23	86	28.12	21.56	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	11,607,408	10,959,487	11,328,632	10,776,602	10,193,151	5.91	83.14
Commercial and industrial loans .....	3,895,056	4,572,033	4,144,992	4,180,061	4,612,227	-14.81	-36.09
Loans to individuals .....	338,307	427,804	317,561	438,569	398,157	-20.92	207.28
Loans to depository institutions and acceptances of other banks .....	4,801	4,801	4,801	4,801	12,103	0.00	-48.93
Agricultural loans .....	950	896	1,333	1,272	941	6.03	512.90
Other loans and leases .....	3,158,260	3,780,284	3,286,057	3,445,568	2,741,135	-16.45	62.74
Less: Unearned income .....	0	0	0	0	0		-100.00
Loans and leases, net of unearned income .....	19,004,782	19,745,305	19,083,376	18,846,873	17,957,714	-3.75	31.21
Less: Allowance for loan and lease losses .....	292,445	221,292	348,181	138,785	132,472	32.15	124.33
Net loans and leases .....	18,712,337	19,524,013	18,735,195	18,708,088	17,825,242	-4.16	30.37
Debt securities that reprice or mature in over 1 year .....	5,501,351	3,447,169	4,850,562	3,517,314	3,934,499	59.59	92.11
Mutual funds and equity securities .....	10,266	2,471	6,147	2,998	4,891	315.46	302.27
Subtotal .....	24,223,954	22,973,653	23,591,904	22,228,400	21,764,632	5.44	40.68
Interest-bearing bank balances .....	5,322,666	439,691	2,840,197	465,039	209,936	1110.55	1384.52
Federal funds sold and reverse repos .....	195,000	0	170,000	0	0		
Debt securities that reprice or mature within 1 year .....	440,339	310,494	385,029	279,873	74,932	41.82	17.86
Trading assets .....	0	0	0	0	0		
Total earning assets .....	30,181,959	23,723,838	26,987,130	22,973,312	22,049,500	27.22	68.13
Non-interest-bearing cash and due from depository institutions .....	177,199	172,569	150,464	172,584	175,830	2.68	10.08
Premises, fixed assets, and leases .....	161,993	164,696	159,021	167,887	34,661	-1.64	307.91
Other real estate owned .....	13,831	252	13,198	440	4,235	5388.49	-5.89
Investment in unconsolidated subsidiaries .....	15,119	14,914	15,119	14,890	14,758	1.37	-0.41
Intangible and other assets .....	2,306,432	2,066,998	2,173,510	3,441,693	3,452,370	11.58	-19.05
Total assets .....	32,856,533	26,143,267	29,498,442	26,770,806	25,731,354	25.68	56.23
Quarterly average assets .....	31,218,980	26,937,049	29,116,310	26,256,015	24,842,885	15.90	47.79
Average loans and leases (YTD) .....	18,927,314	19,646,679	19,390,808	18,328,446	16,862,729	-3.66	30.71
<b>Memoranda</b>							
Loans held-for-sale .....	25,554	0	0	0	0		380.07
Loans not held-for-sale .....	18,979,228	19,745,305	19,083,376	18,846,873	17,957,714	-3.88	31.09
Real estate loans secured by 1–4 family .....	537,078	216,760	289,088	227,698	336,306	147.78	142.92
Commercial real estate loans .....	11,069,519	10,736,212	11,038,706	10,542,365	9,850,678	3.10	81.16
Construction and land development .....	3,643,807	3,065,868	3,395,133	2,970,917	2,360,682	18.85	425.18
Multifamily .....	3,510,111	3,604,169	3,539,724	3,580,461	2,804,274	-2.61	277.01
Nonfarm nonresidential .....	3,915,601	4,066,175	4,103,849	3,990,987	4,685,722	-3.70	-12.70
Real estate loans secured by farmland .....	811	6,515	828	6,539	6,167	-87.55	-87.52
Total investment securities .....	5,951,956	3,760,134	5,241,738	3,800,185	4,014,322	58.29	83.71
U.S. Treasury securities .....	491,358	5,378	5,302	5,181	403,405	9036.44	
US agency securities (excluding mortgage-backed securities) .....	12,045	15,483	14,769	17,652	33,181	-22.20	-94.06
Municipal securities .....	1,646,054	733,883	1,531,616	735,160	1,312,193	124.29	8.46
Mortgage-backed securities .....	2,943,571	2,645,180	2,986,636	2,679,907	2,222,893	11.28	138.76
Asset-backed securities .....	468,255	340,781	385,379	338,539	20,206	37.41	96.20
Other debt securities .....	380,407	16,958	311,889	20,748	17,553	2143.23	736.37
Mutual funds and equity securities .....	10,266	2,471	6,147	2,998	4,891	315.46	302.27
Available-for-sale securities .....	5,941,690	3,757,663	5,235,591	3,797,187	4,009,431	58.12	83.40
U.S. Treasury securities .....	491,358	5,378	5,302	5,181	403,405	9036.44	
US agency securities (excluding mortgage-backed securities) .....	12,045	15,483	14,769	17,652	33,181	-22.20	-94.06
Municipal securities .....	1,646,054	733,883	1,531,616	735,160	1,312,193	124.29	8.46
Mortgage-backed securities .....	2,943,571	2,645,180	2,986,636	2,679,907	2,222,893	11.28	138.76
Asset-backed securities .....	468,255	340,781	385,379	338,539	20,206	37.41	96.20
Other debt securities .....	380,407	16,958	311,889	20,748	17,553	2143.23	736.37
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	146,996	126,097	238,621	109,095	-8,478	16.57	79.19
Available-for-sale securities appreciation (depreciation) .....	0	7,803	0	7,541	7,227	-100.00	
Structured notes, fair value .....	488,047	2,522,520	449,330	486,200	458,143	-80.65	17.72

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	634,524	574,048	744,285	663,356	596,247	10.54	-42.07
NOW, ATS and transaction accounts .....	2,886,550	1,409,095	2,299,817	1,547,772	585,867	104.85	4071.50
Time deposits less brokered deposits < \$250K .....	-417,129	27,900	-347,651	410,517	343,937		
MMDA and other savings accounts .....	23,217,864	14,905,113	20,369,846	14,474,154	15,686,423	55.77	114.83
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	26,321,809	16,916,156	23,066,297	17,095,799	17,212,474	55.60	106.56
Time deposits of \$250K or more .....	544,013	602,970	532,573	483,609	412,185	-9.78	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	391,000	0	441,000	331,000	-100.00	
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	19,750	1,404,000	5,000	1,349,564	1,040,106	-98.59	-96.41
Other borrowings w/remaining maturity over 1 year .....	0	500,000	0	113,798	8	-100.00	-100.00
Brokered deposits < \$250K .....	1,357,469	2,058,287	1,341,848	1,655,216	1,249,516	-34.05	
Noncore funding .....	1,921,232	4,956,257	1,879,421	4,043,187	3,032,815	-61.24	-41.17
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	465,814	458,994	465,812	458,209	453,846	1.49	6.17
Other liabilities .....	493,541	421,471	491,960	218,914	206,631	17.10	287.96
Total liabilities .....	29,202,396	22,752,878	25,903,490	21,816,109	20,905,766	28.35	76.18
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	1,215	1,201	1,207	1,219	1,251	1.17	-1.38
Common surplus .....	3,077,454	3,171,312	3,100,633	3,306,006	3,722,722	-2.96	-29.31
Retained earnings .....	559,798	213,854	409,392	1,652,248	1,182,675	161.77	436.40
Accumulated other comprehensive income .....	106,381	90,916	172,523	78,658	-6,075	17.01	119.44
Other equity capital components .....	-90,711	-86,894	-88,803	-83,434	-74,985		
Total holding company equity capital .....	3,654,137	3,390,389	3,594,952	4,954,697	4,825,588	7.78	-18.01
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	3,654,137	3,390,389	3,594,952	4,954,697	4,825,588	7.78	-18.01
Total liabilities and capital .....	32,856,533	26,143,267	29,498,442	26,770,806	25,731,354	25.68	56.23
<b>Memoranda</b>							
Non-interest-bearing deposits .....	11,017,462	7,511,794	9,193,827	7,244,885	7,892,589	46.67	78.97
Interest-bearing deposits .....	17,205,829	12,065,619	15,746,891	11,989,739	10,981,586	42.60	84.98
Total deposits .....	28,223,291	19,577,413	24,940,718	19,234,624	18,874,175	44.16	82.59
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	3,594,952	4,954,697	4,954,697	4,825,588	4,977,598		
Accounting restatements .....	0	-5,283	-5,283	938	0		
Net income .....	150,406	-1,433,111	-1,237,574	468,636	465,339		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	6,417	-63,506	-45,636	-127,701	-276,626		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	1,908	3,460	5,369	8,449	9,148		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	29,588	71,206	159,748	289,048	288,193		
Change in other comprehensive income .....	-66,142	12,258	93,865	84,733	-43,382		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	3,654,137	3,390,389	3,594,952	4,954,697	4,825,588		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	35.33	36.10	44	41.92	38.37	48	38.40	36.22	47	40.26	37.78	43	39.61	37.19	47
Commercial and industrial loans .....	11.85	13.88	43	17.49	12.73	72	14.05	13.52	55	15.61	12.02	69	17.92	12.85	73
Loans to individuals .....	1.03	3.42	44	1.64	3.84	48	1.08	3.40	44	1.64	4.20	47	1.55	4.31	42
Loans to depository institutions and acceptances of other banks .....	0.01	0.02	82	0.02	0.03	77	0.02	0.03	81	0.02	0.04	75	0.05	0.05	82
Agricultural loans.....	0	0.19	27	0	0.20	30	0	0.19	28	0	0.24	32	0	0.30	29
Other loans and leases.....	9.61	4.29	87	14.46	4.96	93	11.14	4.63	90	12.87	5.01	92	10.65	5	87
Net loans and leases.....	56.95	60.99	32	74.68	64.23	81	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Debt securities over 1 year.....	16.74	16.70	55	13.19	14.63	43	16.44	15.55	55	13.14	14.60	47	15.29	14.63	57
Mutual funds and equity securities .....	0.03	0.06	53	0.01	0.05	45	0.02	0.05	46	0.01	0.06	44	0.02	0.06	46
Subtotal .....	73.73	78.43	25	87.88	80.12	85	79.98	78.16	45	83.03	79.65	41	84.58	79.97	52
Interest-bearing bank balances .....	16.20	9.08	88	1.68	4.14	25	9.63	7.51	67	1.74	3.06	45	0.82	3.04	24
Federal funds sold and reverse repos .....	0.59	0.50	79	0	0.78	27	0.58	0.82	82	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	1.34	1.59	55	1.19	1.72	50	1.31	1.68	50	1.05	1.91	43	0.29	1.96	21
Trading assets .....	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	91.86	91.48	55	90.75	89.78	63	91.49	91.05	58	85.81	89.53	11	85.69	89.74	10
Non-interest cash and due from depository institutions.....	0.54	1	15	0.66	1.12	17	0.51	1.07	12	0.64	1.14	17	0.68	1.21	15
Other real estate owned.....	0.04	0.02	82	0	0.03	12	0.04	0.02	81	0	0.03	17	0.02	0.04	37
All other assets.....	7.60	7.44	52	8.59	9.05	41	8	7.82	52	13.54	9.27	90	13.63	8.98	90
<b>Memoranda</b>															
Short-term investments .....	18.13	11.92	78	2.87	7.73	29	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8
U.S. Treasury securities.....	1.50	0.98	75	0.02	0.86	38	0.02	0.84	41	0.02	1.03	34	1.57	1.04	71
US agency securities (excluding mortgage-backed securities) .....	0.04	0.73	26	0.06	0.51	36	0.05	0.63	31	0.07	0.54	38	0.13	0.69	42
Municipal securities .....	5.01	1.77	85	2.81	1.44	76	5.19	1.69	86	2.75	1.34	76	5.10	1.62	86
Mortgage-backed securities .....	8.96	12.38	37	10.12	11.43	45	10.12	11.75	44	10.01	11.44	41	8.64	11.13	37
Asset-backed securities .....	1.43	0.35	86	1.30	0.27	87	1.31	0.32	87	1.26	0.28	85	0.08	0.33	64
Other debt securities .....	1.16	0.46	77	0.06	0.39	46	1.06	0.42	79	0.08	0.39	49	0.07	0.41	50
Loans held-for-sale.....	0.08	0.46	29	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment .....	57.76	61.15	34	75.53	64.43	82	64.69	61.72	50	70.40	63.50	61	69.79	63.93	56
Real estate loans secured by 1–4 family .....	1.63	11.69	8	0.83	13.18	8	0.98	11.91	7	0.85	13.29	8	1.31	13.46	8
Revolving .....	0.27	1.51	20	0.43	2.02	25	0.35	1.66	24	0.42	2.07	25	0.54	2.27	25
Closed-end, secured by first liens .....	1.36	9.76	8	0.38	10.62	5	0.61	9.81	7	0.41	10.69	7	0.72	10.57	6
Closed-end, secured by junior liens .....	0.01	0.21	12	0.02	0.28	18	0.02	0.22	17	0.02	0.28	19	0.04	0.31	21
Commercial real estate loans .....	33.69	22.27	82	41.07	23.11	90	37.42	22.22	86	39.38	22.23	90	38.28	21.58	88
Construction and land development .....	11.09	3.32	97	11.73	3.46	97	11.51	3.40	96	11.10	3.44	97	9.17	3.51	94
Multifamily .....	10.68	3.21	91	13.79	3.23	94	12	3.12	93	13.37	3.01	92	10.90	2.72	92
Nonfarm nonresidential .....	11.92	14.77	39	15.55	15.32	51	13.91	14.72	45	14.91	14.69	51	18.21	14.44	60
Real estate loans secured by farmland .....	0	0.33	23	0.02	0.35	35	0	0.33	24	0.02	0.36	36	0.02	0.41	37

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	61.08	57.91	50	55.50	57.83	41	59.36	57.15	44	57.18	57.46	43	56.76	56.49	45	
<b>Loan Mix, Percent of Gross Loans and Leases</b>																
Real estate loans .....	2.83	19.43	8	1.10	20.44	5	1.51	19.43	6	1.21	20.75	7	1.87	21.10	8	
Real estate loans secured by 1–4 family.....	0.46	2.45	21	0.57	3.09	21	0.54	2.64	22	0.59	3.15	22	0.77	3.50	22	
Revolving .....	2.37	16.76	8	0.53	17.13	4	0.98	16.59	6	0.62	17.39	6	1.10	17.39	5	
Closed-end.....	58.25	35.36	90	54.37	34.31	87	57.84	34.63	90	55.94	33.52	88	54.85	32.14	89	
Commercial real estate loans .....	19.17	5.29	98	15.53	5.12	97	17.79	5.26	97	15.76	5.09	96	13.15	5.20	94	
Construction and land development.....	3.75	1.05	92	1.23	0.98	65	2.46	0.93	86	1.46	0.94	69	1.24	1.02	63	
1–4 family.....	15.42	4.21	98	14.30	4	98	15.33	4.19	98	14.31	4.02	98	11.91	4.05	97	
Other.....	18.47	5.08	94	18.25	4.90	93	18.55	4.96	94	19	4.69	94	15.62	4.10	93	
Multifamily.....	20.60	23.47	40	20.59	22.69	42	21.50	22.93	44	21.18	22.15	46	26.09	21.40	57	
Nonfarm nonresidential .....	5.40	7.93	34	5.09	7.70	35	5.53	7.68	36	5.36	7.72	38	5.64	8.03	38	
Owner-occupied.....	15.20	15.25	51	15.50	14.76	51	15.97	14.95	55	15.82	14.34	56	20.45	13.38	76	
Other.....	0	0.56	23	0.03	0.53	33	0	0.54	22	0.03	0.55	35	0.03	0.63	37	
Real estate loans secured by farmland.....	0.03	0.03	80	0.02	0.08	75	0.03	0.06	78	0.03	0.11	73	0.07	0.12	78	
Loans to depository institutions and acceptances of other banks.....	20.50	23.16	44	23.16	20.31	62	21.72	22.17	52	22.18	19.53	64	25.68	20.32	71	
Commercial and industrial loans .....	1.78	6.02	44	2.17	6.48	45	1.66	6.13	41	2.33	7.13	42	2.22	7.36	39	
Loans to individuals.....	Credit card loans .....	0	0.50	22	0	0.71	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0	0.33	27	0	0.31	29	0.01	0.32	28	0.01	0.37	31	0.01	0.46	28	
Other loans and leases.....	16.62	8.05	83	19.15	9.38	83	17.22	9.09	79	18.28	9.85	82	15.26	9.66	78	
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>																
Real estate loans .....	441.76	382.51	56	451.93	401.07	49	422.13	381.27	51	440.63	391.26	50	426.84	379.80	53	
Real estate loans secured by 1–4 family.....	20.44	124.29	9	8.94	138.65	6	10.77	125.03	7	9.31	138.18	7	14.08	137.84	6	
Revolving .....	3.32	16.14	22	4.62	21.22	23	3.84	17.42	24	4.55	21.26	24	5.82	23.33	25	
Closed-end.....	17.12	106.79	8	4.32	115.78	4	6.93	106.14	6	4.76	115.20	5	8.27	112.79	5	
Commercial real estate loans .....	421.29	237.40	89	442.73	240.54	91	411.33	234.65	89	431.05	229.44	91	412.50	219.72	88	
Construction and land development.....	138.68	35.26	98	126.43	35.93	99	126.51	35.62	98	121.47	34.95	98	98.85	35.36	97	
1–4 family.....	27.11	6.84	94	10.03	6.92	66	17.52	6.34	86	11.23	6.61	71	9.30	7.04	65	
Other.....	111.57	28.01	99	116.40	27.85	99	108.99	28.16	99	110.24	27.32	99	89.55	27.26	98	
Multifamily.....	133.59	34.02	93	148.62	33.54	93	131.90	32.74	92	146.40	31.04	93	117.43	27.85	92	
Nonfarm nonresidential .....	149.02	157.71	45	167.68	159.79	51	152.92	155.06	47	163.18	152.10	52	196.21	147.22	63	
Owner-occupied.....	39.08	52.99	39	41.46	54.16	41	39.32	52.37	41	41.27	53.07	42	42.41	54.89	44	
Other.....	109.95	102.29	54	126.22	103.49	59	113.59	100.54	57	121.91	97.41	62	153.80	91.80	78	
Real estate loans secured by farmland.....	0.03	3.50	22	0.27	3.48	34	0.03	3.44	22	0.27	3.60	35	0.26	4.02	38	
Loans to depository institutions and acceptances of other banks.....	0.18	0.18	83	0.20	0.38	76	0.18	0.28	81	0.20	0.44	74	0.51	0.54	82	
Commercial and industrial loans .....	148.24	145.22	53	188.54	132.09	71	154.45	139.91	58	170.91	122.02	72	193.14	128.82	75	
Loans to individuals.....	12.88	35.91	45	17.64	40.80	49	11.83	37.47	45	17.93	43.51	47	16.67	42.67	43	
Credit card loans .....	0	2.59	22	0	3.94	21	0	3.30	22	0	4.34	21	0	5.31	20	
Agricultural loans.....	0.04	1.94	28	0.04	1.90	30	0.05	1.88	31	0.05	2.18	33	0.04	2.72	30	
Other loans and leases.....	120.20	47.52	88	155.89	54.71	91	122.45	49.54	89	140.88	52.44	91	114.79	51.79	88	
<b>Supplemental</b>																
Non-owner occupied CRE loans / Gross loans .....	55.08	27.81	94	52.16	27.16	95	54.68	27.32	95	53.10	26.45	96	51.66	24.79	96	
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	398.39	185.94	93	424.73	188.67	96	388.83	183.76	93	409.21	178.57	95	388.45	167.93	95	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	437.47	243.39	90	466.19	248.20	92	428.15	240.85	90	450.49	236.10	92	430.87	225.98	90	

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	18.13	11.92	78	2.87	7.73	29	11.51	11.17	60	2.78	7.63	38	1.11	7.80	8
Liquid assets .....	27.51	27.16	52	12.17	22.73	16	20.51	26.22	35	12.11	22.44	20	11.31	22.72	13
Investment securities .....	18.11	18.78	53	14.38	16.91	41	17.77	17.85	52	14.20	16.99	40	15.60	17.27	44
Net loans and leases .....	56.95	60.99	32	74.68	64.23	81	63.51	61.58	45	69.88	63.77	57	69.27	63.98	54
Net loans, leases and standby letters of credit .....	57.90	61.79	32	76.09	65.22	83	64.66	62.48	48	71.21	64.84	61	70.69	65.07	54
Core deposits .....	80.11	73.69	71	64.71	64.18	41	78.19	70.67	68	63.86	63.09	38	66.89	62.13	52
Noncore funding .....	5.85	11.95	29	18.96	19.78	58	6.37	14.13	27	15.10	19.36	46	11.79	21.34	25
Time deposits of \$250K or more .....	1.66	1.96	50	2.31	2.95	46	1.81	2.11	50	1.81	2.94	30	1.60	2.89	28
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.22	11	1.50	1.77	57	0	1.47	10	1.65	1.94	61	1.29	1.97	54
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-0.59	0.60	11	1.50	0.97	67	-0.58	0.54	12	1.65	0.48	76	1.29	0.54	68
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0.06	1.11	37	5.37	3.69	74	0.02	1.24	22	5.04	3.01	72	4.04	3.67	60
Earning assets that reprice within 1 year .....	38.03	38.67	46	37.03	39.59	44	33.76	39.38	33	40.16	39.29	52	43.75	40.29	63
Interest-bearing liabilities that reprice within 1 year .....	3.58	7.73	23	9.97	10.23	60	4.22	8.20	27	9.08	10.19	51	7.37	10.01	40
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	34.45	29.49	60	27.07	27.26	47	29.54	29.11	47	31.08	26.63	59	36.38	27.38	73
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-16.65	-0.51	8	18.31	14.37	66	-6.42	3.20	24	14.84	14.45	54	12.62	16.62	42
Net short-term noncore funding dependence .....	-17.62	-6.88	15	16.08	4.94	83	-7.33	-4.76	34	14.23	3.38	83	12.54	4.66	74
Short-term investment / Short-term noncore funding .....	353.27	246.74	75	16.88	77.70	18	203.99	184.19	62	19.07	77.77	24	9.45	66.46	9
Liquid assets - short-term noncore funding / Nonliquid assets .....	30.87	30.67	53	-5.50	16.50	13	18.71	28.18	41	-2.83	16.97	15	-0.45	16.04	21
Net loans and leases / Total deposits .....	66.30	76.22	23	99.73	88.34	82	75.12	79.43	34	97.26	90.31	72	94.44	90.08	62
Net loans and leases / Core deposits .....	71.09	83.77	25	115.42	101.46	80	81.22	88.34	39	109.43	103.93	68	103.56	105	52
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.62			1.57			1.57			0.72				-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	6.15	1.31	93	5.65	3.85	79	9.93	4.31	90	4.73	1.36	95	-0.38	-1.98	87
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0.02	-0.04	81		0.02		0.01	0	60	-0.01	-0.05	33
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.83	85.49	82	99.93	85.17	86	99.88	87.23	83	99.92	85.40	87	99.88	81.88	87
U.S. Treasury securities .....	8.26	5.10	75	0.14	5.04	34	0.10	4.72	39	0.14	6.15	32	10.05	6.99	70
US agency securities (excluding mortgage-backed securities) .....	0.20	4.35	25	0.41	3.36	35	0.28	4.01	28	0.46	3.49	40	0.83	4.02	39
Municipal securities .....	27.66	9.71	85	19.52	8.69	79	29.22	9.83	85	19.35	7.75	82	32.69	9.16	92
Mortgage-backed securities .....	49.46	66.67	23	70.35	68.40	51	56.98	66.64	35	70.52	67.43	49	55.37	65.45	34
Asset-backed securities .....	7.87	1.97	87	9.06	1.67	89	7.35	1.91	86	8.91	1.66	89	0.50	2.05	65
Other debt securities .....	6.39	3.05	79	0.45	2.67	44	5.95	3.01	78	0.55	2.94	47	0.44	2.79	48
Mutual funds and equity securities .....	0.17	0.36	55	0.07	0.35	43	0.12	0.35	44	0.08	0.40	43	0.12	0.42	47
Debt securities 1 year or less .....	7.40	9.29	52	8.26	10.98	52	7.35	10.55	48	7.36	11.86	45	1.87	11.91	16
Debt securities 1 to 5 years .....	26.35	16.09	76	28.23	17.72	73	31.97	17.03	82	24.78	17.94	70	29.72	19.18	72
Debt securities over 5 years .....	66.08	72.48	35	63.44	67.50	37	60.57	69.86	30	67.78	66.02	41	68.29	64.73	44
Pledged securities .....	8.20	33.48	14	67.09	36.65	84	8.57	35.67	17	12.79	30.57	24	11.41	33.30	21
Structured notes, fair value .....	0	0.05	42	0.21	0.04	87	0	0.02	42	0.20	0.03	89	0.18	0.04	89
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	694.20	156.41	93	47.47	53.90	62	355.79	183.32	79	161.49	26.69	91	-14.75	6.77	22
Investment securities .....	58.29	31.91	76	-5.96	9.51	14	37.93	23.62	75	-5.33	11.75	13	6.39	9.42	59
Core deposits .....	55.60	29.18	91	-0.84	12	3	34.92	26.88	80	-0.68	11.23	5	1.57	7.29	29
Noncore funding .....	-61.24	-25.09	5	28.68	16.35	76	-53.52	-12.18	5	33.31	6.59	86	26.71	10.67	79

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			8,942,393	9,602,757	8,490,996
Commit: Secured commercial real estate loans .....	3,322,904	3,529,309	3,205,264	3,646,729	3,212,539
Commit: Unsecured real estate loans .....	382,760	299,036	361,985	267,128	61,398
Credit card lines (reported semiannually, June/Dec) .....	0		59,727	92,552	64,311
Securities underwriting .....		0	0	0	0
Standby letters of credit .....	312,445	368,979	337,315	355,478	364,210
Commercial and similar letters of credit .....	128	0	21	24	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	63,753	10,932	59,867	15,159	24,459
Futures and forward foreign exchange .....	0	20,693	44,645	21,560	45,467
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	28,463	69,429	28,463	69,584	80,468
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	23,089	26,469	24,081	26,079	31,413
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....				30.31	22.01	82	35.87	23.52	82	33	24.05	78		
Standby letters of credit .....	0.95	0.67	76	1.41	0.78	82	1.14	0.71	78	1.33	0.84	79	1.42	0.92
Commercial and similar letters of credit .....	0	0.02	42	0	0.02	19	0	0.02	41	0	0.02	37	0	0.02
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts .....	0.35	42.67	3	0.49	54.47	2	0.53	48.62	3	0.49	68.47	4	0.71	65.81
Interest rate contracts .....	0.19	30.32	2	0.04	40.32	1	0.20	34.36	1	0.06	47.31	2	0.10	43.84
Interest rate futures and forward contracts .....	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40
Written options contracts (interest rate) .....	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32
Interest rate swaps .....	0.19	20.33	10	0.04	23.70	6	0.20	20.83	8	0.06	28.86	7	0.10	26.74
Foreign exchange contracts .....	0.09	6.19	60	0.34	6.58	63	0.25	6.01	64	0.34	10.12	61	0.49	10.92
Futures and forward foreign exchange contracts .....	0	3.83	26	0.08	4.16	57	0.15	3.47	62	0.08	5.23	55	0.18	5.22
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps .....	0.09	0.71	79	0.27	0.85	80	0.10	0.77	79	0.26	2.03	79	0.31	2.17
Equity, commodity, and other derivative contracts .....	0.07	0.80	72	0.10	1.75	69	0.08	1.86	68	0.10	3.32	68	0.12	4.08
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other) .....	0.07	0.18	82	0.10	0.42	76	0.08	0.37	79	0.10	0.94	76	0.12	1.29
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....				46.12	42.82	72	52.39	45.53	73	50.35	44.93	73		

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	115,305	127,523	157,056	132,382	181,807
Interest rate contracts .....	63,753	10,932	59,867	15,159	24,459
Foreign exchange contracts.....	28,463	90,122	73,108	91,144	125,935
Equity, commodity, and other contracts .....	23,089	26,469	24,081	26,079	31,413
<b>Derivatives Position</b>					
Futures and forwards .....	0	20,693	44,645	21,560	45,467
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	23,089	26,469	24,081	26,079	31,413
Exchange-traded.....	0	26,469	0	0	0
Over-the-counter.....	23,089	0	24,081	26,079	31,413
Swaps .....	92,216	80,361	88,330	84,743	104,927
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	115,305	127,523	157,056	132,382	181,807
Interest rate contracts .....	63,753	10,932	59,867	15,159	24,459
Foreign exchange contracts.....	28,463	90,122	73,108	91,144	125,935
Equity, commodity, and other contracts .....	23,089	26,469	24,081	26,079	31,413
Derivative contracts (excluding futures and FX 14 days or less) .....	105,531	119,397	147,443	124,891	176,303
One year or less .....	974	27,301	45,597	28,173	65,727
Over 1 year to 5 years .....	31,622	74,220	31,653	78,523	85,959
Over 5 years .....	72,935	17,876	70,193	18,195	24,617
Gross negative fair value (absolute value) .....	1,421	1,152	1,150	755	391
Gross positive fair value.....	7,757	9,236	8,750	4,668	8,392
Held for trading.....	0	0	0	0	0
Non-traded.....	7,757	9,236	8,750	4,668	8,392
Current credit exposure on risk-based capital derivative contracts .....	3,260	4,946	4,229	1,234	3,599
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	55.29	94.52	5	8.57	94.85	3	38.12	94.10	3	11.45	93.44	2	13.45	92.91	2
Foreign exchange contracts .....	24.68	3.16	92	70.67	3.08	95	46.55	3.49	95	68.85	3.20	96	69.27	3.39	95
Equity, commodity, and other contracts .....	20.02	1.04	95	20.76	1.10	97	15.33	1.17	96	19.70	1.64	93	17.28	1.93	94
Futures and forwards .....	0	12.82	8	16.23	13.53	65	28.43	14.05	75	16.29	13.49	65	25.01	12.78	76
Written options .....	0	8.11	7	0	7.86	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options .....	20.02	3.58	95	20.76	3.47	95	15.33	3.42	89	19.70	4.42	91	17.28	4.19	91
Exchange-traded .....	0	0.11	42	20.76	0.19	99	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	20.02	3.15	95	0	2.77	19	15.33	2.86	91	19.70	3.35	92	17.28	3.20	93
Swaps .....	79.98	69.64	52	63.02	69.06	33	56.24	68.76	29	64.01	69.75	37	57.71	70.34	28
Held for trading .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	55.29	54.11	54	8.57	52.13	23	38.12	53.82	50	11.45	52.22	28	13.45	50.60	35
Foreign exchange contracts .....	24.68	0.45	96	70.67	0.31	99	46.55	0.46	98	68.85	0.34	99	69.27	0.57	99
Equity, commodity, and other contracts .....	20.02	0.12	96	20.76	0.08	98	15.33	0.10	98	19.70	0.13	96	17.28	0.16	96
Derivative contracts (excluding futures and forex 14 days or less) .....	91.52	90.92	36	93.63	91.11	46	93.88	91.48	42	94.34	93.86	38	96.97	94.47	49
One year or less .....	0.84	26.80	9	21.41	31.34	52	29.03	32.05	54	21.28	32.17	50	36.15	32.51	65
Over 1 year to 5 years .....	27.42	28.69	53	58.20	27.94	92	20.15	27.06	44	59.32	30.45	88	47.28	31.16	77
Over 5 years .....	63.25	30.03	82	14.02	31.18	32	44.69	29.56	68	13.74	28.09	33	13.54	28.71	35
Gross negative fair value (absolute value) .....	1.23	1.21	57	0.90	1.98	31	0.73	1.55	37	0.57	0.83	43	0.22	0.72	11
Gross positive fair value .....	6.73	1.70	99	7.24	2.69	99	5.57	2.23	98	3.53	1.19	96	4.62	0.85	98
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	9	0	0.11	6	0	0.07	7	0	0.06	10	0	0.06	6
Gross positive fair value (X) .....	0	0.07	15	0	0.13	13	0	0.09	10	0	0.07	16	0	0.06	22
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0	0.01	34	0	0.02	38	0	0.02	35	0	0.01	46	0	0.01	55
Current credit exposure (X) .....	0	0.05	17	0	0.09	18	0	0.06	17	0	0.05	12	0	0.04	19
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.01	0.61	17	0.02	1.16	16	0.02	0.85	17	0.01	0.73	12	0.02	0.53	17

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	348,181	138,785	138,785	132,472	139,455
Gross losses .....	3,988	20,336	96,097	32,775	60,277
Write-downs, transfers to loans held-for-sale .....	1,043	270	725	2,408	2,549
Recoveries .....	1,252	1,226	8,876	16,088	16,520
Net losses .....	2,736	19,110	87,221	16,687	43,757
Provision for loan and lease losses .....	-53,000	98,000	293,000	23,000	36,774
Adjustments .....	0	3,617	3,617	0	0
Ending balance .....	292,445	221,292	348,181	138,785	132,472
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.68	-0.11	5	1.46	0.87	81	1.06	0.51	90	0.09	0.15	38	0.15	0.14	62
Provision for loan and lease losses / Average loans and leases .....	-1.12	-0.20	5	2	1.41	74	1.51	0.82	86	0.13	0.24	36	0.22	0.24	63
Provision for loan and lease losses / Net loan and lease losses .....	-1,937.13	-168.35	6	512.82	730.69	55	335.93	487.86	51	137.83	130.58	67	84.04	134.68	23
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.54	1.49	61	1.12	1.32	34	1.82	1.58	72	0.74	0.83	40	0.74	0.90	34
Allowance for loan and lease losses / Total loans and leases .....	1.54	1.47	63	1.12	1.30	36	1.82	1.55	73	0.74	0.81	43	0.74	0.89	36
Allowance for loan and lease losses / Net loans and leases losses (X) .....	26.72	18.09	78	2.89	10.10	18	3.99	11.58	20	8.32	8.03	68	3.03	7.54	28
Allowance for loan and lease losses / Nonaccrual assets .....	228.59	291.29	45	231.47	310.68	50	272.80	299.17	57	150.28	218.72	46	166.98	214.03	50
ALLL / 90+ days past due + nonaccrual loans and leases .....	313.77	246.27	71	231.47	221.69	60	381.93	244.34	78	150.28	151.73	62	166.98	160.51	64
Gross loan and lease losses / Average loans and leases .....	0.08	0.24	27	0.41	0.34	68	0.50	0.34	75	0.18	0.28	42	0.36	0.30	72
Recoveries / Average loans and leases .....	0.03	0.08	22	0.02	0.07	22	0.05	0.07	36	0.09	0.08	63	0.10	0.09	61
Net losses / Average loans and leases .....	0.06	0.16	35	0.39	0.27	75	0.45	0.27	79	0.09	0.21	38	0.26	0.22	69
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0.01	0	91	0	0	95	0	0	89	0.01	0	89	0.02	0	91
Recoveries / Prior year-end losses .....	1.30	7.39	9	3.74	8.09	20	27.08	33.98	43	26.69	36.22	42	20.30	41.30	19
Earnings coverage of net loan and lease losses (X) .....	55.18	25.70	78	-69.24	17.23	5	-9.97	22.91	3	39.31	24.40	79	15.31	21.75	53
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.02	0.03	63	0.01	0.01	54	0.06	0.04	67	0	0.01	35	0.06	0.02	79
Real estate loans secured by 1–4 family .....	0	-0.01	45	0.32	0.01	96	0.06	0.01	88	-0.10	0.01	4	-0.04	0.01	12
Revolving .....	-0.01	-0.03	43	0.62	0	94	0.26	0.01	92	-0.12	0.02	7	-0.10	0.03	13
Closed-end .....	0	-0.01	51	-0.01	0.01	30	-0.05	0	11	-0.09	0	4	0	0.01	46
Commercial real estate loans .....	0.02	0.05	59	0.01	0.01	64	0.06	0.07	60	0	0.01	47	0.06	0.01	85
Construction and land development .....	0.08	0	91	0	-0.01	68	0	0	48	0	-0.01	60	-0.01	-0.03	49
1–4 family .....	0	0	58	0	0	60	0	0	29	0	0	55	0	-0.01	28
Other .....	0.08	0	92	0	-0.01	65	0	0	57	0	-0.01	61	0	-0.02	47
Multifamily .....	0	0	54	0	0	61	0	0	58	-0.01	0	10	-0.04	0	12
Nonfarm nonresidential .....	-0.02	0.07	10	0.02	0.02	72	0.15	0.11	74	0.01	0.02	52	0.15	0.02	92
Owner-occupied .....	0	0.01	66	0.02	0.01	79	0.01	0.02	64	0.01	0.01	76	0.05	0.01	85
Other .....	-0.02	0.06	7	0	0.01	54	0.14	0.08	78	0	0.01	22	0.10	0.01	92
Real estate loans secured by farmland .....	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans .....	0.20	0.20	62	1.59	0.48	87	1.85	0.47	93	0.39	0.37	63	0.83	0.31	87
Loans to individuals .....	0.40	1.06	27	0.43	1.43	16	1.25	1.13	69	0.15	1.17	10	0.05	1.16	4
Credit card loans .....		2.41			3.52			2.92			3.11			2.92	
Agricultural loans .....	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions .....		0			0			0			0			0	
Other loans and leases .....	-0.01	0.09	15	0.01	0.15	49	0	0.15	13	0	0.15	11	-0.01	0.14	10

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	16,540		8,206		8,873		8,540		10,483						
90+ days past due loans and leases .....	0		0		0		0		0						
Nonaccrual loans and leases .....	93,205		95,602		91,163		92,353		79,333						
Total past due and nonaccrual loans and leases .....	109,745		103,808		100,036		100,893		89,816						
Restructured 30–89 days past due .....	0		0		0		0		435						
Restructured 90+ days past due .....	0		0		0		0		0						
Restructured nonaccrual .....	15,237		57,481		16,976		54,329		53,011						
Total restructured loans and leases .....	15,237		57,481		16,976		54,329		53,446						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	27,999		8,978		14,254		12,257		17,265						
Other real estate owned .....	13,831		252		13,198		440		4,235						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	34,732		0		36,471		0		0						
Total other assets past due and nonaccrual .....	34,732		0		36,471		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.09	0.33	14	0.04	0.52	2	0.05	0.39	4	0.05	0.43	4	0.06	0.44	4
90+ days past due loans and leases .....	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases .....	0.49	0.65	43	0.48	0.57	42	0.48	0.66	39	0.49	0.51	50	0.44	0.54	45
90+ days past due and nonaccrual loans and leases .....	0.49	0.82	35	0.48	0.75	29	0.48	0.85	30	0.49	0.71	34	0.44	0.75	27
30–89 days past due restructured .....	0	0.01	20	0	0.01	12	0	0.01	16	0	0.01	13	0	0.02	41
90+ days past due restructured .....	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured .....	0.08	0.13	46	0.29	0.14	87	0.09	0.13	46	0.29	0.14	84	0.30	0.16	82
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale .....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.09	0.33	14	0.04	0.52	2	0.05	0.40	4	0.05	0.43	3	0.06	0.44	4
90+ days past due assets .....	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets .....	0.67	0.66	61	0.48	0.58	42	0.67	0.67	57	0.49	0.53	48	0.44	0.57	44
30+ days past due and nonaccrual assets .....	0.76	1.18	33	0.53	1.32	8	0.71	1.29	27	0.54	1.19	12	0.50	1.26	9
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.39	0.50	47	0.37	0.48	43	0.43	0.52	46	0.34	0.44	43	0.31	0.48	29
90+ days past due and nonaccrual assets + other real estate owned .....	0.43	0.53	47	0.37	0.51	36	0.48	0.55	47	0.35	0.48	41	0.32	0.52	26
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.41	0.58	37	0.40	0.57	31	0.40	0.60	31	0.39	0.53	37	0.39	0.60	30
Allowance for loan and lease losses .....	46.17	69.27	34	47.37	74.58	28	34.07	66.66	21	75.69	115.41	31	76.44	118.28	32
Equity capital + allowance for loan and lease losses .....	3.42	5.03	31	2.90	4.68	27	3.01	4.97	27	2.06	4.28	23	2.04	4.79	19
Tier 1 capital + allowance for loan and lease losses .....	5.03	5.96	45	4.27	5.89	33	4.31	6.05	33	4.30	5.65	42	4.24	6.16	32
Loans and leases + other real estate owned .....	0.71	0.97	38	0.53	0.91	20	0.62	0.97	30	0.56	0.85	29	0.56	0.96	24

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.07	0.31	13	0.03	0.48	4	0.04	0.39	7	0.05	0.38	8	0.06	0.42	6
	90+ days past due .....		0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.43	0.76	30	0.20	0.54	17	0.41	0.76	28	0.20	0.46	26	0.19	0.57	18
Commercial and industrial	30–89 days past due .....		0.20	0.22	60	0.10	0.36	18	0.06	0.23	19	0.05	0.31	16	0.08	0.30	17
	90+ days past due .....		0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		1.05	0.69	75	1.60	0.90	81	1.03	0.75	72	1.67	0.83	87	1.22	0.76	77
Individuals	30–89 days past due .....		0.28	0.53	33	0.12	0.84	15	0.40	0.83	27	0.23	0.83	20	0.15	0.84	16
	90+ days past due .....		0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.16	0.22	54	0.10	0.19	49	0.12	0.28	45	0.11	0.17	52	0.15	0.23	52
Depository institution loans	30–89 days past due .....		0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
	90+ days past due .....		0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due .....		0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		17.68	0.44	98	0	0.76	25	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....			0.03			10.34			0			0.07				0.01
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0.04			0.05			0.09			0.03				0.06
Other loans and leases	30–89 days past due .....		0.01	0.13	40	0	0.26	12	0	0.18	15	0	0.20	14	0	0.17	30
	90+ days past due .....		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.06	0.15	55	0	0.13	16	0.06	0.15	55	0.02	0.13	41	0.13	0.14	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
	0.87	0.47	83	0.32	0.73	19	0.21	0.65	17	0.75	0.67	65	0.30	0.71	20	
1–4 family	30–89 days past due .....	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	90+ days past due .....	0.39	0.88	23	1.04	0.79	70	0.52	0.89	34	1.06	0.73	76	0.93	0.86	63
Revolving	30–89 days past due .....	0	0.31	6	0.53	0.50	53	0	0.48	5	0.34	0.45	36	0.29	0.50	33
	90+ days past due .....	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.80	1.31	52	1.23	1.07	70	0.72	1.13	49	1.36	1	76	1.01	1.17	68
Closed-end	30–89 days past due .....	1.04	0.48	87	0.09	0.76	4	0.32	0.65	26	1.14	0.70	79	0.30	0.75	21
	90+ days past due .....	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual .....	0.31	0.85	19	0.84	0.77	58	0.40	0.87	28	0.78	0.70	59	0.87	0.84	62
Junior lien	30–89 days past due .....	0	0.01	9	0	0.02	6	0	0.02	10	0	0.02	9	0.05	0.03	74
	90+ days past due .....	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0.02	0.05	34	0.09	0.05	76	0.05	0.04	60	0.08	0.04	75	0.05	0.06	57
Commercial real estate	30–89 days past due .....	0.03	0.22	15	0.02	0.28	9	0.04	0.26	24	0.03	0.18	20	0.05	0.17	21
	90+ days past due .....	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.43	0.62	45	0.18	0.32	39	0.40	0.62	43	0.18	0.23	47	0.16	0.28	36
Construction and development	30–89 days past due .....	0.03	0.22	35	0.01	0.32	25	0.02	0.28	31	0.05	0.28	38	0.06	0.21	37
	90+ days past due .....	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0.02	0.50	30	0.01	0.24	29	0.01	0.41	26	0.01	0.20	32	0.02	0.19	33
1–4 family	30–89 days past due .....	0.03	0.03	70	0.01	0.06	50	0.02	0.03	63	0.05	0.06	63	0.06	0.06	66
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.01	0.02	67	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0	0.16	17	0	0.24	15	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due .....	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.01	0.43	27	0.01	0.18	37	0.01	0.35	29	0.01	0.17	38	0.02	0.15	40
Multifamily	30–89 days past due .....	0.05	0.08	68	0.01	0.10	50	0	0.09	22	0.01	0.08	44	0.01	0.10	42
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.01	0.13	41	0	0.06	40	0.01	0.11	42	0	0.05	44	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0	0.20	11	0.04	0.27	13	0.09	0.23	40	0.04	0.14	23	0.08	0.17	28
	90+ days past due .....	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual .....	1.19	0.78	74	0.48	0.37	63	1.07	0.80	65	0.47	0.28	76	0.33	0.30	60
Owner Occupied	30–89 days past due .....	0	0.06	20	0.02	0.11	16	0.09	0.07	68	0.04	0.07	45	0.07	0.09	43
	90+ days past due .....	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.61	0.32	83	0.47	0.20	85	0.49	0.27	78	0.46	0.16	90	0.29	0.17	74
Other	30–89 days past due .....	0	0.12	8	0.03	0.14	30	0	0.14	11	0	0.07	9	0.01	0.07	22
	90+ days past due .....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.58	0.40	68	0.01	0.16	18	0.58	0.44	68	0.01	0.10	23	0.04	0.13	38
Farmland	30–89 days past due .....	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....		0.75			1.31			0.95			1.19			1.22	
	90+ days past due .....		0.56			0.83			0.63			0.78			0.73	
	Nonaccrual .....		0.10			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	2,987,958	3,085,619	3,013,037	3,223,791	3,648,988										
Retained earnings .....	615,341	242,358	477,619	1,652,248	1,182,675										
Accumulated other comprehensive income (AOCI) .....	106,381	90,916	172,523	78,658	-6,075										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	3,709,680	3,418,893	3,663,179	4,954,697	4,825,588										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,212,668	1,095,740	1,086,935	2,569,073	2,575,977										
Accumulated other comprehensive income-related adjustments .....	106,381	90,916	172,523	78,658	-6,075										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,390,631	2,232,237	2,403,721	2,306,966	2,255,686										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	98										
Common equity tier 1 capital .....	2,390,631	2,232,237	2,403,721	2,306,966	2,255,588										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	98										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b> .....	2,390,631	2,232,237	2,403,721	2,306,966	2,255,588										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	451,839	445,224	451,837	444,463	440,231										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	288,121	244,313	286,434	174,646	169,333										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	739,960	689,537	738,271	619,109	609,564										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	739,960	689,537	738,271	619,109	609,564										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,130,591	2,921,774	3,141,992	2,926,075	2,865,152										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	31,274,523	26,965,553	29,184,537	26,256,015	24,842,885										
Less: Deductions from common equity tier 1 capital .....	1,212,668	1,095,740	1,086,935	2,569,073	2,576,075										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	30,061,855	25,869,813	28,097,602	23,686,942	22,266,810										
Total risk-weighted assets .....	23,012,350	24,214,209	22,837,693	23,584,174	22,525,096										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	10.39	12.54	19	9.22	11.59	8	10.53	12.35	24	9.78	12.11	18	10.01	12.09	16
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	10.39	13.31	3	9.22	12.25	1	10.53	13.08	8	9.78	12.78	5	10.01	12.85	5
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	13.60	15.37	17	12.07	14.01	12	13.76	15.23	25	12.41	14.36	15	12.72	14.45	23
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	7.95	9.15	14	8.63	9.43	28	8.55	9.13	37	9.74	9.76	57	10.13	9.71	67
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		0			0			0			0			0			
Other insurance activities income .....		0			0			0			0			0			
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....	204,177			199,961			203,031			199,030			194,897		2.11	57.45	

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0	0.38	11	0	0.40	14	0	0.41	11	0	0.47	11	0	0.47	10			
Premium income / Insurance activities revenue .....	2.23			2.84			2.84			7.32			4.86					
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	7.61	11	36	8.15	11.59	39	7.38	11.03	37	8.14	11.51	40	8.16	10.22	40			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0					

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>Foreign Activities</b>									
Total foreign loans and leases .....	121,280		218,024		177,340		229,690		205,393
Real estate loans.....	0		35,879		39,341		39,225		37,139
Commercial and industrial loans .....	121,280		182,145		137,999		190,465		168,254
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0
Loans to foreign governments and institutions .....	0		0		0		0		0
Loans to individuals .....	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities .....	0		0		0		0		0
Interest-bearing bank balances .....	0		0		0		0		0
Total selected foreign assets .....	121,280		218,024		177,340		229,690		205,393
Total foreign deposits .....	0		0		0		0		0
Interest-bearing deposits .....	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
<b>Analysis Ratios</b>									
Yield: Foreign loans .....	0	0.69	33	0	0.99	31	0	0.87	31
Cost: Interest-bearing deposits.....		0.13			0.79			0.42	
<b>Net Losses as a Percent of Foreign Loans by Type</b>									
Real estate loans .....		0.37			4.10			5.18	
Commercial and industrial loans .....		1.94			0.37			0.64	
Foreign governments and institutions .....		0			0			0	
<b>Growth Rates</b>									
Net loans and leases.....	-44.37	-6.17	11	8.80	12.26	62	-22.79	-2.40	17
Total selected assets.....	-44.37	-2.56	13	8.80	7.32	61	-22.79	2.04	18
Deposits .....		2.95			13.75			3.46	
									10.36
									5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		33,085	157,272	258,532	337,426	685,169	-78.96	-48.40
Dividends .....		33,000	157,000	258,000	336,000	684,000	-78.98	-48.44
Interest .....		85	272	532	1,426	1,169	-68.75	-27.97
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		33,085	157,272	258,532	337,426	685,169	-78.96	-48.40
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		6,131	858	10,749	8,856	7,652	614.57	1999.66
Total operating income .....		39,216	158,130	269,281	346,282	692,821	-75.20	-39.12
<b>Operating Expenses</b>								
Personnel expenses .....		1,854	680	5,374	5,521	4,646	172.65	155.37
Interest expense .....		0	0	0	0	0		
Other expenses .....		2,203	3,345	10,205	10,950	11,972	-34.14	-14.91
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		4,057	4,025	15,579	16,471	16,618	0.80	22.38
Income (loss) before taxes .....		35,530	154,257	256,698	329,269	675,740	-76.97	-41.84
Applicable income taxes (credit) .....		601	-1,613	3,267	-2,202	-7,262		-86.22
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		34,929	155,870	253,431	331,471	683,002	-77.59	-38.43
Equity in undistributed income of subsidiaries .....		115,477	-1,588,981	-1,491,005	137,165	-217,663		242.43
Bank subsidiaries .....		109,020	-1,585,068	-1,484,284	152,310	-202,706		315.46
Nonbank subsidiaries .....		6,457	-3,913	-6,721	-15,145	-14,957		-13.70
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		150,406	-1,433,111	-1,237,574	468,636	465,339		66.28
<b>Memoranda</b>								
Bank net income .....		142,020	-1,428,068	-1,226,284	488,310	481,294		57.38
Nonbank net income .....		6,457	-3,913	-6,721	-15,145	-14,957		-13.70
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		3,964,010	104.48	3,715,095	105.30	3,914,728	104.83	5,286,693	5,022,495	6.70	-9.54
Common and preferred stock .....		3,914,010	103.16	3,665,095	103.88	3,864,728	103.49	5,236,693	4,972,495	6.79	-9.65
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		50,000	1.32	50,000	1.42	50,000	1.34	50,000	50,000	0.00	0.00
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		-323,584	-8.53	-327,512	-9.28	-324,415	-8.69	-327,426	-324,374		
Common and preferred stock .....		-323,584	-8.53	-327,512	-9.28	-324,415	-8.69	-327,426	-324,374		
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		9,554	0.25	0	0	5,435	0.15	179	2,417		5586.90
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		133,155	3.51	111,789	3.17	125,849	3.37	110,871	242,857	19.11	-67.45
Cash and due from unrelated depository institution .....		2,000	0.05	3,330	0.09	2,000	0.05	3,090	2,000	-39.94	-50.98
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		0	0	0	0	0	0	0	0	0	0
Other assets .....		9,047	0.24	25,454	0.72	10,909	0.29	20,066	20,629	-64.46	-57.40
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		3,794,182	100.00	3,528,156	100.00	3,734,506	100.00	5,093,473	4,966,024	7.54	-17.39
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	0
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	0
Other liabilities .....		4,990	0.13	2,712	0.08	4,500	0.12	3,721	5,381	84.00	128.48
Balance due to subsidiaries and related institutions .....		135,055	3.56	135,055	3.83	135,055	3.62	135,055	135,055	0.00	0.82
Total liabilities .....		140,045	3.69	137,767	3.90	139,555	3.74	138,776	140,436	1.65	2.87
Equity Capital .....		3,654,137	96.31	3,390,389	96.10	3,594,951	96.26	4,954,697	4,825,588	7.78	-18.01
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	0
Common stock .....		1,215	0.03	1,201	0.03	1,207	0.03	1,219	1,251	1.17	-1.38
Common surplus .....		3,077,455	81.11	3,171,312	89.89	3,100,633	83.03	3,306,006	3,722,722	-2.96	-29.31
Retained earnings .....		559,797	14.75	213,854	6.06	409,391	10.96	1,652,248	1,182,675	161.77	436.39
Accumulated other comprehensive income .....		106,381	2.80	90,916	2.58	172,523	4.62	78,658	-6,075	17.01	119.44
Other equity capital components .....		-90,711	-2.39	-86,894	-2.46	-88,803	-2.38	-83,434	-74,985		
Total liabilities and equity capital .....		3,794,182	100.00	3,528,156	100.00	3,734,506	100.00	5,093,473	4,966,024	7.54	-17.39
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		135,055	3.56	135,055	3.83	135,055	3.62	135,055	135,055	0.00	0.82
Notes payable to subsidiaries that issued TPS .....		131,000	3.45	131,000	3.71	131,000	3.51	131,000	131,000	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	16.63	12.54	81	-115.65	3.93	2	-32.07	7.29	3	9.63	9.68	50	9.67	10.40	41
Bank net income / Average equity investment in banks .....	14.61	12.55	70	-128.34	4.73	2	-30.27	7.45	3	9.53	10.51	46	9.63	11.19	36
Nonbank net income / Average equity investment in nonbanks .....		12.53			5.73			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.69			3.62			7.01			8.55				8.78
Bank net income / Parent net income .....	94.42	95.97	25		95.67			88.16		104.20	82.22	59	103.43	82.56	54
Nonbank net income / Parent net income .....	4.29	2.83	75		5.47			3.59			5.93				3.78
Subsidiary holding companies' net income / Parent net income .....		65.70			89.02			68.34			74				72.48
<b>Leverage</b>															
Total liabilities / Equity capital .....	3.83	17.74	21	4.06	19.50	20	3.88	20.06	17	2.80	20.43	15	2.91	20.88	17
Total debt / Equity capital .....	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	3.58	14.30	22	3.86	15.86	22	3.64	16.67	19	2.64	16.36	18	2.71	17.10	20
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.26	102.85	23	98.44	103.91	16	98.48	102.81	23	99.08	103.22	22	96.32	103.10	16
Total investment in subs / Equity capital .....	99.62	108.21	23	99.92	111.18	20	99.87	110.16	20	100.09	111.07	25	97.36	112.48	9
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.11	0.22	25		1.22			0.47		-0.10	0.36	21	-0.38	0.35	14
Equity investment in subs – equity cap / Net income-div (X) .....		0.74			2.81			1.82			1.22				1.22
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	114.77	111.20	54	212.34	154.20	73	151.72	136.59	66	114.06	177.68	27	229.68	162.34	78
Cash from ops + noncash items + op expense / Op expense + dividend .....	110.56	98.58	56	205.88	176.81	65	163.96	147.24	67	122.13	190.27	27	234.35	174.91	77
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	121.72	85.35	68	101.54	90.08	57	107.92	134.08	45	57.16	116.34	12	118.71	103.19	71
Pretax operating income + interest expense / Interest expense .....		1,142.88			2,355.68				2,016.32						2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	4,110.16	1,357.31	89	10,955.52	1,688.78	94	5,942.01	1,539.23	90	5,061.11	1,632.83	91	10,416.64	1,369.37	96
Dividends + interest from subsidiaries / Interest expense + dividends .....	111.82	117.86	53	220.87	186.57	71	161.84	150.43	63	116.74	210.80	20	237.75	188.90	72
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		33.13			20.55			35.64			57.11				33.93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	3.39	3.97	54	3.10	2.60	63	3.27	3.85	53	2.11	2.64	56	4.80	2.61	70
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0.15			0.10			0.04				0.24
Nonaccrual .....		1.22			1.57			1.03			0.54				6.54
Total .....		1.27			1.72			1.13			0.58				6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	84.71	74.87	64	45.68	61.08	41	63.03	81.10	41	87.20	57.84	78	42.20	57.26	34
Dividends declared / Net income .....	19.67	23.13	39		81.32			42.29		61.68	33.08	91	61.93	27.33	95
Net income – dividends / Average equity.....	13.36	9.52	78	-121.39	0.55	2	-36.20	4.14	3	3.69	6.46	17	3.68	7.33	12
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	111.53	101.14	57	220.49	182.33	66	161.50	132.17	64	116.24	178.13	34	237.34	157.73	71
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	111.53	128.99	48	220.49	229.19	64	161.50	174.85	56	116.24	260.40	21	237.34	215.26	63
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	23.24	30.63	44		123.04			60.28		68.81	66.55	53	142.12	60.71	95
Interest income from bank subsidiaries.....	0.06	0.12	70		0.70			0.36		0.29	0.54	67	0.24	0.52	66
Management and service fees from bank subsidiaries .....	0	1.08	36		2.97			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47		0			0		0	0	46	0	0	47
Operating income from bank subsidiaries .....	23.30	33.49	41		148.03			62.88		69.10	69.36	46	142.36	63.43	93
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	47.24	21		39.62			56.39		82.95				51.40	
Interest income from nonbank subsidiaries.....	0	2.80	33		14.44			7.38		20.25				18.56	
Management and service fees from nonbank subsidiaries .....	0	0.53	40		1.68			0.86		1.92				2.96	
Other income from nonbank subsidiaries.....	0	0.09	45		0.19			0.16		1.06				0.15	
Operating income from nonbank subsidiaries .....	0	69.48	11		76.32			79.84		150.41				99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51		61.23				48.56	
Interest income from subsidiary holding companies .....		6.44			12.80			8.40		6.54				3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44		0.36				0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01		0.29				0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20		76.49				61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	84.15	58.57	46	99.29	62.43	64	95.81	69.76	56	97.03	67.32	63	98.73	65.18	73
Interest income from bank subsidiaries.....	0.22	0.72	72	0.17	2.52	59	0.20	0.63	64	0.41	0.80	68	0.17	0.92	61
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	84.37	71.70	37	99.46	76.26	48	96.01	82.20	41	97.44	78.80	48	98.90	74.20	57
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	10.59	21	0	9.13	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13		83.37				87.87	
Loans and advances from subsidiaries / Total debt .....		29.59			30.31			27.08		28.33				26.53	